APRIL 2022 Volume XVI, Issue 4



# NEWSLETTER

### Also available on KCCA's website: www.mykcca.com

# the BOARD WANT

# **Presidents Message**

By Catherine Lee, KCCA Board of Directors President

### What is KCCA?

I get a lot of questions from members asking just what is the King City Civic Association, commonly known as KCCA, and what does it do? There is, rightly so, a lot of confusion. As a corporation with a 2 million dollar expense budget and over 4 million dollars in assets, what does this all mean?

KCCA is an Oregon 'Planned Community' registered with the Oregon Secretary of State (SOS) and the IRS as a 501(c)(4) mutual-benefit nonprofit corporation (not to be confused with 501(c)(3) nonprofits which are charities). A mutual-benefit nonprofit is a type of nonprofit corporation that works for the benefit of a select group of members rather than for the general public. We were founded as a civic association in 1964 and became a corporation in 1999.

#### **Statistics:**

We are a 55+ community which means one person in each residence within the KCCA boundaries must be 55 years of age. A younger person can live here but must be at least 18 years of age.

#### We live in:

643 single-family homes, 233 townhouses/attached homes, 214 condominiums, 197 apartments

#### We play in:

• 54 acres of land (not including residences) that include the golf course, lawn bowling/croquet greens,

outdoor pool, gazebo park +4, parking lots and common ground landscape for such areas. Most streets are public and maintained by the City of King City, except for private streets/driveways in condo and apartment areas.

• 42,000 square feet of buildings including the Club House (4 meeting areas, kitchen and Administration offices), Arts & Crafts Building (Library, Woodshop, Ceramics Room +), Golf Pro Shop, Shuffleboard bldg., the Crown Center (meeting area, kitchen, workout room) and the Aquatic Center.

#### How are we governed?

As a mutual-benefit nonprofit corporation, we are governed by a variety of our own documents which include our KCCA Plats (site plans), Covenants, Conditions and Restrictions (CC&Rs), Articles of Incorporations and Bylaws, augmented by a series of Resolutions passed to clarify details about managing. As of 2002, we are considered a Class 1 Planned Community and subject to certain provisions in the Oregon Planned Community Act, ORS 94.572 and various other Oregon state statutes which take precedence.

The Association is operated by a Board with various powers, rights, duties and limitations including: elect, appoint, assign and delegate duties to officers, managers, employees, committees, agents and independent contractors; enter into contracts; grant easements; adopt policies, rules and regulations; make regular and special assessments; assess liens; manage and maintain association properties; enforce

association documents and so on and so forth.

There is much more to our governing documents than the above information. I recommend all members read the documents posted on the KCCA website: <a href="maybeca.com">mykcca.com</a> then click "Resident Services" at the top and then click "Governing Documents".

From all of the above, you can gather this is a big operation to run and maintain. It takes more than just volunteers on a Board and committees and a few employees to keep it all running smoothly and in the black (financially healthy). Financially, we have Operating expenses which cover just what it says, our day-today operating costs. And Reserve or replacement expenses which cover the repair, maintenance and replacement of - our buildings, both inside and out; our property, the majority of which is the golf course and golf maintenance equipment (mowers, tractors, et al); our pools and much more. A listing can be found in the Reserve Study on our website. Our yearly Budgets estimate the amount needed for Operating and Reserve items scheduled for the year.

I also get lots of questions about who does what between the City of King City, the KCCA and the various HOAs (7). King City did a good job of explaining this in their Community Talk Oct 2021 Newsletter.

### **Business Activity Summary:**

Most corporations produce a snapshot summary of their business activities, so they know what they are producing over a certain period of time. We are gathering such information from our various departments to share with you. Stay tuned!

Only if we work together do good things happen!

### KCCA BOARD OF DIRECTORS 2021-2022

Catherine Lee, President clee@mykcca.com

Laurie Petrie, Vice-President Faramarz Khozouiee, Treasurer lpetrie@mykcca.com fkhozouiee@mykcca.com

Sherry Smith, Secretary ssmith@mykcca.com

Jim Minor, Director jminor@mykcca.com

Mary Delamater, Director mdelamater@mykcca.com

Joe Wilson, Director jwilson@mykcca.com

The KCCA Board of Directors meets on the second and fourth Tuesday of each month at 6:30pm. Board meetings are being held in-person at the KCCA clubhouse as conditions allow, but return to being held virtually as needed. Please check the mykcca.com for latest information.

### **STANDING COMMITTEES**

CLUBS & AMENITIES, Chair: Laurie Petrie
Date & time: 1st Tuesday at 10am
Location: Virtual for now. Email Laurie Petrie for link.

GREENS, Chair: Joe Wilson Date & time: 1st Thursday at 1pm Location: Pro Shop

HELLO NEIGHBORS SOCIAL, Chair: Sherry Smith Date & time: 1st Friday at 10am Location: Clubhouse Multi-Purpose room

HOUSE, Chair: Laurie Petrie
Date & time: 3rd Monday at 11am
Location: Virtual for now, Email Laurie Petrie for link.

LANDSCAPING, ARCHITECTURAL REVIEW AND COMPLIANCE (LARC), Chair: Jim Minor Date & time: 1st and 3rd Tuesday at 10am Location: Clubhouse Multi-Purpose room

FINANCE, Chair: Faramarz Khozouiee Date & time: 1st & 3rd Tuesday at 4pm Location: Crown Center & Virtual. Email Faramarz Khozouiee for link.

POOL, Chair: T.B.D.

#### **KCCA TEAM**

KCCA HOA • 15245 SW 116th Ave, King City, OR 97224 • 503.639.6565

Open Window Hours: Monday, Wednesday, Thursday, and Friday: 8 a.m. - 5 p.m. • Tuesday: 10 a.m. - 7 p.m. Club House & Office:

Administrator: (To be determined)

Administrative Assistant: Deborah Dornberg

Pro Shop 15355 SW Royalty Parkway, King City, OR 97224 • 503.639.7986

Jeff Halfman, Golf Course Superintendent golfsuper@mykcca.com

Joy Olmstead, Pro Shop Manager golf@mykcca.com

The Aquatic Center is closed until further notice.

### ABOUT THE KCCA NEWSLETTER

Publisher/Advertising......Michael Antonelli, Tigard Life: 503-692-9215

The King City Civic Association Newsletter is published monthly, provided on a non-subscription basis to all members of KCCA, and delivered by King City Lions Club volunteers.

Articles for KCCA's newsletter are due to <u>office@kccahoa.com</u> no later than: **15th of each month** for following month's newsletter

Articles submitted are printed as-is. Committees and Clubs must submit their articles by email, or in typewritten form, to avoid name misspellings or other inaccuracies.

For advertising information, please contact Mike Antonelli:

TIGARD LIFE • phone 503-692-9215 • Email: mike@tigardlife.com PO Box 23562 • Tigard, OR 97281

# That's No Lady! That's Darcelle!

Our first trip of the year is scheduled for May 13th, 2022 to celebrate with

### King City Travel Club

Submitted by King City Travel Club Board

King City Travel Club will be having their ANNUAL meeting April 2 at 10:00 AM in our clubhouse. Old and new members are all welcome. Come meet vour board members and hear about upcoming scheduled events. This is a great time to register and pay your \$5 yearly dues. About registering, please have your emergency contact information and your email address handy. Be ready to share ideas and sign up to travel. Looking forward to seeing you all Saturday.

Darcelle XV and Company!

Cost is \$75.00 and includes Dinner at The Old Spaghetti Factory then on to enjoy the show. The bus leaves the KCCA clubhouse parking lot at **4:00 PM**.

Reservations call: Nicky 503-530-0530. Last day to make reservations and payment is **April 29, 2022**.



Darcelle

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# **King City Monthly Musical**

Submitted by Shirley Frank

Yippee! I am pleased to report our Monthly Musical is returning the first Sunday in April; the 3rd to be exact, at 2:00 PM. One of our favorite groups - "Charles and the Angels" with Charles Suniga, female Angel vocalists Jeaninne Harwood and Julia Weiss, and Audrey Breznikar on percussion, will be performing in our Clubhouse. This group is well known to our audiences, having performed at concerts for us usually at least two times each year. The last time we had this group, we had one of the largest audiences we have ever had at our Clubhouse. "Charles and the Angels" are a fun singing group which usually includes music from the 50's, 60's, Country and pop favorites, as well as some of his original music.

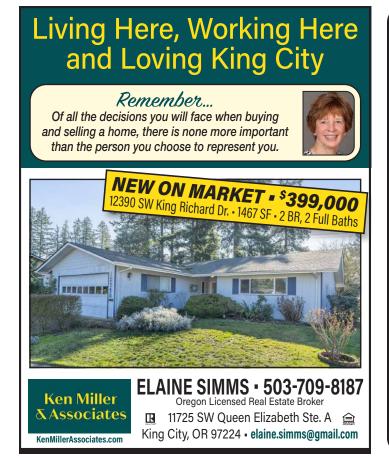


Don't forget to bring your dollar to purchase a chance for the raffle ticket drawing at half-time intermission. These programs are free to the public through the generous sponsorship of KCCA and Columbia State Bank. Come, bring a friend or relative and enjoy the great music. We'd be more than happy to have to set up extra chairs! I might even have a joke for you!

### **Polish Poker**

Submitted by Terry Pittsley

Hey, are you bored on some Saturday nights? Would you like to meet new people and have a little fun? Polish Poker nights are the second and fourth Saturday at 6:30PM to about 9PM at the Crown Center. It is mostly a game of chance but there is some skill involved (not much). We play for \$1 a game and we play two games so the most you can lose is \$2 and you could win much more depending on how many people are playing that night. The real fun is talking and joking with your neighbors because it takes so little concentration on the game. It is easy to learn and we have cheat sheets so the newcomers can refer to them at any time. We bring little munchies to share and have a good time. Come join us and have a good time.





# **King City Artists Guild**

Submitted by Linda Jaress

The King City Artists Guild invites you to attend our Spring Open House and Sale on April 21st from 1:00 p.m. to 3:00 p.m. in the Clubhouse Multi-purpose Room.

Plan to come and meet us, enjoy our artwork and have some light refreshments. It is a great opportunity to enjoy, support and purchase the art of our local artists and friends!

The Guild is planning to attend the Frida Kahlo, Diego Rivera, and Mexican Modernism exhibition at the Portland Art Museum in May. Freda Kahlo is known as a master of self-portraits while her husband, Diego Rivera is known for his large, colorful murals and Aztec influenced paintings.

Guild members worked on varied projects during March. Beverly Jensen shared her flamingo painting, Linda Jaress finished her series of three watercolor

paintings of fruit.
Debbie Estes
recently decorated
some vases by
using acrylic paint

on the inside of the vases She also made some flower paintings using alcohol ink.

Laurie Svec is showing her abstract art in New Seasons' – Cedar Hill spring art exhibit from March 3 through April 15. Laurie is planning to acquire an acrylic artist to teach us how to use acrylic paints. Laurie and Diane Tyhurst continue to hold weekly watercolor classes at King City Senior Village.

The King City Artist Guild meets every Thursday at 1:00 p.m. in the Clubhouse Multi-Purpose room. We are a group of painters and other artists with diverse artistic interests and varied skill levels... beginners to experts. At any meeting there might be artists working on watercolor, acrylic, collage and bead projects. We give each other inspiration and ideas and often share our work. All artists using non-fume medium are welcome to join us.



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# KCCA ACTIVITIES CAL

### Sunday

### **Monday**

### **Tuesday**

### Wedn

### **Room Codes:**

AC = Arts & Crafts Building BR = Clubhouse Banquet Room

CC = Crown Center

CR = Computer Room (by Library)

GR = Lawn Bowling/Croquet Green

LR = Clubhouse Living Room

MP = Multi-Purpose Room

MR = Meeting Room

SC = Shuffleboard Courts

### **Member Services** Window Hours\*

Mon. .... 8 a.m. - 5 p.m. Tues. .. 10 a.m. - 7 p.m.

Wed. .... 8 a.m. - 5 p.m.

Thurs....8 a.m. - 5 p.m.

Fri. ...... 8 a.m. - 5 p.m.

\*except holidays

GNO	You need a key
٧٠٠١	card to gain entry
	to the amenities.

If you have an Aquatic Center key card, it will provide you access to all the facilities. If you don't, please fill out an application for the KCCA Amenities Key Card. The form is online at mykcca.com, or you can get a form in the holder by the Clubhouse entrance. Please return your application to the office drop box.



1:00pm Charlie And The

Angels-Monthly

Croquet Club GR

7:00pm Courageous

Conversations-Via

9:30am **Table Tennis** 9:30am CC Lions Board Meeting

10:30am GR Lawn Bowling Club 12:00pm BR Yoga

12:00pm CR Poker

12:30pm CC Monday Bridge 1:15pm SC Shuffleboard 2:00pm GR Croquet Club 5:00pm Private Event

6:00pm BR Bingo

Camera Club Board Meeting-Virtual 7:00pm CC

9:00am 9:30am 10:00am	AC BR CC	Ceramics Workshop Fitness & Fun Clubs & Amenities Committee
12:00pm	CC	Lions Club Meeting
12:30pm	BR	Duplicate Bridge
12:30pm	MP	Cribbage Club
1:30pm	CC	Tuesday Cards
2:00pm	GR	Croquet Club
2:15pm	MR	lota Delta Chapter Of Sigma Phi Gamma Intl Sorority
4.00	$\sim$	Cincon Committee

4:00pm Finance Committee 5:45pm MP Pinochle BR Improv Club-Hiatus 7:00pm

7:00pm

TV Quilt Guild Board Meeting

8:00am Men's Go Meeting 9:30am Table Ter 10:00am BR Tai Chi 11:00am MR Spanish 11:30am BR Ladies G 12:15pm MP Afternoo 1:00pm Women's 1:15pm SC Shufflebo KC Roya 1:30pm CC 2:00pm GR Croquet

12:00pm MP

GR

2:00pm

2:00pm

Texas Hold Em Tournament

Croquet

9:30am Table Tennis Travel Club Board Members Only 9:30am 10:30am GR Lawn Bowling Club

12:00pm BR Yoga 12:00pm CR Poker

12:30pm MP Bunco 12:30pm CC Monday Bridge 1:15pm SC Shuffleboard 2:00pm GR Croquet Club

6:30pm AC Woodshop Club 7:00pm Camera Club-Competition Night-

9:00am Ceramics Workshop 9:30am Fitness & Fun LARC Committee 11:00am MP 12:30pm BR **Duplicate Bridge** 12:30pm MP Cribbage Club Tuesday Cards 1:30pm CC 2:00pm GR Croquet Club

MP Pinochle 5:45pm Board Of Directors Meeting 6:30pm BR

9:30am	MP	Table Ter
10:00am	BR	Tai Chi
11:00am	MR	Spanish
12:15pm	MP	Afternoo
1:00pm	MR	Women's
1:15pm	SC	Shuffleb
2:00pm	GR	Croquet
7:00pm	BR	Concern



2:00pm

Croquet

5:00pm Pool Committee Meeting 9:30am MP **Table Tennis** 10:30am GR Lawn Bowling Club

11:00am CC House Committee 12:00pm BR Yoga

12:00pm CR Poker

12:30pm CC Monday Bridge 1:15pm SC Shuffleboard GR 2:00pm Croquet Club

2:00pm MR Hello Neighbors Book Club 7:00pm Camera Club-Programs Night-

9:00am Ceramics Workshop 9:30am Fitness & Fun 12:30pm BR **Duplicate Bridge** Cribbage Club 12:30pm MP

1:30pm CC Tuesday Cards 2:00pm Croquet Club GR Iota Delta Chapter Of Sigma Phi 2:15pm MR

Gamma Intl Sorority 4:00pm Finance Committee

5:45pm MP Pinochle 6:30pm BR TV Quilt Guild 9:30am Table Ter 10:00am MR Serger W Sewing ( 10:00am BR Tai Chi 11:00am BR Pioneer I Meeting 12:15pm MP Afternoo 1:00pm MR Women's 1:15pm Shufflebo

Croquet

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12:00pm MP

Texas Hold / Em Tourna-

2:00pm GR Croquet Club

9:30am MP Table Tennis 10:30am GR Lawn Bowling Club

12:00pm BR Yoga 12:00pm CR Poker

GR

12:30pm CC Monday Bridge 1:15pm SC Shuffleboard

2:00pm Croquet Club Camera Club-Show & Share Night-Virtual 7:00pm BR

9:00am Ceramics Workshop 9:30am BR Fitness & Fun LARC Committee

10:00am MP

Meetina 12:30pm BR **Duplicate Bridge** Cribbage Club 12:30pm MP Tuesday Cards 1:30pm CC 2:00pm

GR Croquet Club 5:45pm MP Pinochle

9:30am Table Ter 9:30am King City

7:00pm BR Improv C

2:00pm

6:30pm

Board M 10:00am BR Tai Chi 12:15pm MP Afternoo 1:00pm MR Women's 1:15pm Shufflebo 1:30pm Bunco B GR 2:00pm Croquet

MP

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# ENDAR - APRIL 2022



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atic nter ently sed		9:45am MR Bible Study 10:00am CC Mah Jongg Club 10:00am MP Hello Neighbors Committee Meeting 10:00am BR Tai Chi 12:00pm BR Yoga 1:15pm SC Shuffleboard 2:00pm GR Croquet Club 7:00pm BR Friday Night Line Dancing	9:30am BR Travel Club Annual Meeting  10:00am CR Computer Club Meeting-Hiatus  2:00pm GR Croquet Club 6:00pm MP Pinochle Double Deck
olf Board nnis  Club olf Sack Luncheon n Pinochle Club Golf Bridge bard Ity Red Hats Club	6:30am BR Ceramics Workshop 9:15am CC T.O.P.S. Club 9:30am BR Fitness & Fun 10:00am BR Crocheting Group 9:30am BR Fitness & Fun 10:00am BR Crocheting Group 11:00am BR Crocheting Group 11:00pm MP Artist's Guild 11:00pm MP Artist's Guild 11:00pm MR Greens Committee Meeting 11:00pm BR Croquet Club Performance 11:00pm BR Croquet Club 11:00pm MP Creative Circle 12:00pm BR Croquet Club 13:15pm MP Creative Circle 13:00pm MP Table Tennis 15:00pm MR Concerned Republicans	9:45am MR Bible Study 10:00am CC Mah Jongg Club 10:00am BR Tai Chi 12:00pm BR Yoga 1:15pm SC Shuffleboard 2:00pm GR Croquet Club 7:00pm BR Friday Night Line Dancing	2:00pm GR Croquet Club 9 6:00pm MP Pinochle Double Deck 6:30pm CC Polish Poker
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# **Tualatin Valley Quilt Guild**

TVQG holds monthly meetings at the KCCA Clubhouse on the 3rdTuesday of each month, unless otherwise announced. Guests are

welcomed at all TVQG
events. Monthly meetings
feature a guest speaker or
a quilting-related program
and includes a Show & Tell
segment, door prizes, a Block
of the Month presentation, and a Fat
Quarter drawing. The speaker for
our April 15, 2022 meeting will be
Carol Hatten, a well-known quilting
celebrity.

QUILT GUILD

QUILT GUILD

QUILT GUILD

Segment, door prizes, a Block
of the Month presentation, and a Fat
Our m
partic
our April 15, 2022 meeting will be
Carol Hatten, a well-known quilting
Cont

TVQG maintains an active presence in our community by providing

donated quilts to various local charities. Stay tuned for additional details about our upcoming charity-focused open sew days to be held twice monthly at the KCCA Clubhouse.

levels are invited to attend our meetings, join our guild, or participate in any of our activities. For more information about our guild or its activities, email TVQG.

ContactUs@gmail.com or visit their website at tvqg.wordpress.com.

We would love to see you at our next meeting.



# Spring is in the Air

Submitted by Sherry Smith

Hello neighbors, Social Committee will be putting on a Flower and Seed Giveaway to KCCA members on Saturday, April 23, from 2-4pm outside of our KCCA Clubhouse. We will also be accepting any bulbs you might want to giveaway to others. Spring is such a wonderful time to plant and watch the beauty unveil itself later. Bring a sack, basket, or bucket to this event. For questions, contact Sherry Smith at 503-789-2079.







Hosted by Terri Johnson and Dennis Williams

- Experience "Movie Time" at the KCCA Clubhouse.
- Every third Friday of the month.
- Snacks at all Movies.
- You'll laugh, you'll cry, you might even be on the edge of your seat... but it'll be fun.



#### IT'S MOVIE TIME

## Showing Friday, April 15th at 2 pm Belfast

PG-13 | 2021 | 1 HR. 37 MINS | DRAMA

Belfast is a poignant story of love, laughter, and loss in one boy's childhood, amid the music and tumult of the late 196o's. A 2021 Best Picture Nominee directed by Kenneth Branagh.

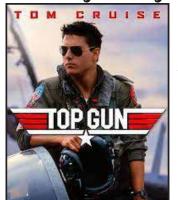
# Showing Friday, May20th at 2 pm



PG | 1986 | 1 HR 49 MINS | ACTION

The Top Gun Naval Fighter Weapons School is where the best of the best train to refine their elite flying skills. When hotshot fighter pilot Maverick (Tom Cruise) is sent to the school, his reckless attitude and cocky demeanor put him at odds with the other pilots, especially the cool and collected Iceman (Val Kilmer). But Maverick isn't only competing to be the top fighter pilot, he's also fighting for the attention of his beautiful flight instructor, Charlotte Blackwood.

> Sponsored by: KCCA "Hello Neighbors" and Elaine Simms of Ken Miller and Assoc.











# **CHECK IT OUT!** Library News

Submitted by Linda Gourde, Lead Volunteer

Spring is here, the daffodils are in bloom, and the flowering shrubs and trees are putting out buds. Now is a great time, in between rain showers of course, to start



thinking about Spring cleaning by gathering up those checked-out books we've read but just haven't had time to return to the library yet.

While you're here don't forget to peruse our newly acquired selections on the front counter. If you don't find what you want, please add your name to the Reserve Book List and we will be happy to call you when the book is available.

As always, we appreciate receiving your ideas and comments in the suggestion box located at the entrance of the library. Volunteers are available Monday through Friday between the hours of 9 a.m. and 12 noon. If that does not fit in with your schedule you may contact us by calling 503-639-4978 or e-mailing us at <a href="mailto:library@kccahoa.com">library@kccahoa.com</a>.

Please stop by and see us. We look forward to visiting with you.

on.

# Red Hat Ladies Club Expansion

Submitted by Sherry Smith

The Red Hat Ladies Group has grown to a number that can't accommodate any new members at this time. Alice Boster, also known as Queen Mum, has volunteered to assist other women who might want to start their own Red Hat Group. You can contact Alice at 503-330-4748 if you are interested. Red Hat ladies meet once a month for a meeting/games and then at the end of the month they wear their red hats and make a grand entrance into their restaurant of choice for the month. It is a lot of fun, and the camaraderie is awesome.



# **PICK a POSY**

- Select a Spring flower to take home
- · Drawing for a hanging basket or plant
- · Share divided plants from your garden
- · Coffee, tea and goodies served

Saturday, April 23, 2022 at KCCA Clubhouse 15245 SW 116<sup>th</sup> Ave.

> Event hosted by KCCA's Hello Neighbors Social Committee



# **King City Women's Golf**

Submitted by Sue Wihtol

Play". Team Captain, Ellen
Lee will put teams
together. With so many
new members, the goal
is to mix as many new members as possible
in with past members. Teams will remain the
same through June 15th when we have
our "Two Lady Best Ball Tournament."
Regular play will resume from that point

Opening day for golf is April 6. We

will start with "Spring Team

Each Wednesday, the Women's Golf members put our Sponsor signs out on the golf course. Our sponsors allow us to have extra funds to help maintain our golf course with items that have gotten worn or need replacing. New flags, flowers and trees have been purchased by the GOLF COURSE CREW who work very hard at keeping the KC Golf Course a great place to golf and our sponsors help us to support it.

# National Day Of Prayer Set at King City Clubhouse on May 4th

By Paul Hailey

Several local church congregations will again be sponsoring a Day of Prayer event at the King City Clubhouse on Wednesday May 4th from 2 to 3 p.m. The public is invited. (Please note: The official National Day of Prayer is May 5th, but due to scheduling conflicts we will have the event on May 4th.) This year's program includes comments by a local pastor, patriotic songs, and prayers on topics of national

concern, followed by more patriotic songs, and refreshments. Everyone is welcome and encouraged to come, regardless of race or religion. The practice of National Days of Prayer has been part of American life from the beginning and was codified by a decree from President Lincoln, who realized that our nation needs the hand of God for guidance. For more information, call Billie Reynolds at 503-716-8098 or Paul Hailey at 503-620-2161.

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rick.castle@financeofamerica.com

e2022 Capital Hill Mortgage is a division of Finance of America Mortgage LLC [Ga] IMMLS ID #1071 (www.nmlsconsumeraccess rog.] I West Elm Street, First Floor, Conscholocken, PA 19428 (800) 355-5626 | This is not a commitment to lend. Prices guidelines and minimum requirements are subject to change without notice. Some products may not be available in all states subject to review of credit and/or collateral, not all applicants will qualify for financing. It is important to make an informed decision when selecting and using a loan product, make sure to compare loan types when making a financing decision. When the loan is due and payable, some or all of the equity in the property that is the subject of the reverse mortgage no longer belongs to borrowers, who may need to sell the home or otherwise repay the loan with interest from other proceeds. The lender may charge an origination fee, mortgage insurance premium, closing costs and servicing fees (added to the balance of the loan). The balance of the loan grows over time and the lender charges interest on the balance. Borrowers are responsible for paying property taxes, homeowner's insurance, maintenance, and related taxes (which may be substantial). We do not establish an escrow account for disbursoments of these payments. A set-aside account can be set up to pay taxes and insurance and may be required in some cases. Borrowers must occupy home as their primary residence and pay for ongoing maintenance, and related to a tax lien, other encumbrance, or forcelosure) when the loan becomes due and payable. The loan also becomes due and payable (and the property may be subject to a tax lien, other encumbrance, or does not otherwise comply with the loan terms. Interest is not tax-deductible until the loan is

### **KCCA Music Club Chorus Concert**

Submitted by Jerry Larsen

Broadway is coming to King City!

Fiddler, Oklahoma!, My Fair
Lady, Sound of Music - many
others - the great songs from
these Broadway Musicals will be
performed at our April 7th King City
Music Club Chorus performance.
We expect to continue with our
Broadway retrospective in May,
with "Broadway II"

These are some of the most memorable songs of all the music

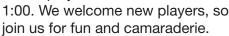
repertoire created in the last few decades, that we all know and love, and can never get enough of. We hope you can join us on April 7th at 2:00 PM in the Clubhouse banquet room for this memorable program.

The welcome mat is always out for new voices to join us. If you have an interest, please call Club President Jerry Larsen at 503-336-0000, or accompanist and club founder Muriel Dresser, at 503-443-6777. We'll be happy to fill you in on the details.



# **Attention Cribbage Players!**

We're back playing every Tuesday in the Multi Purpose Room. Please arrive by 12:45; play starts at









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